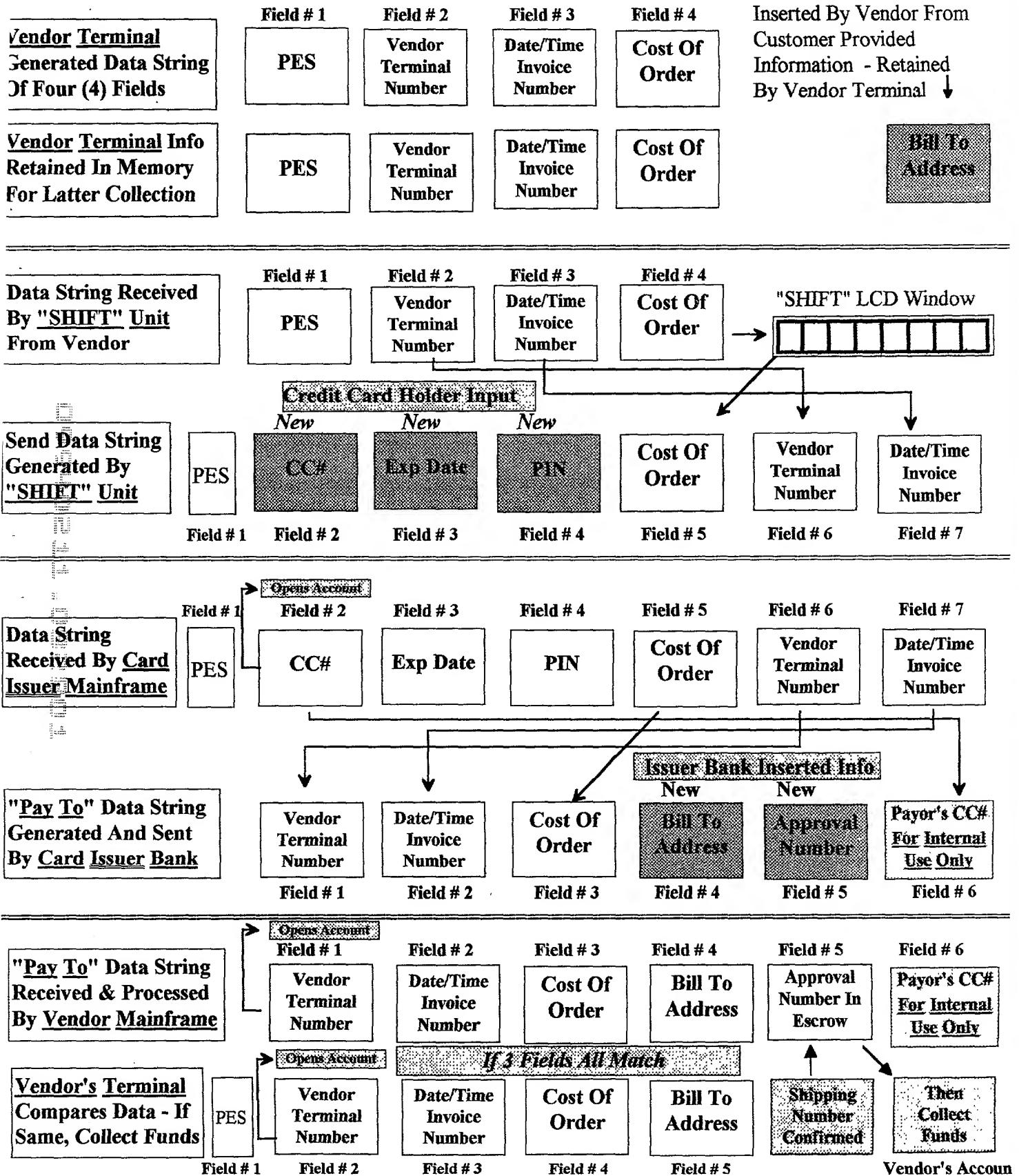


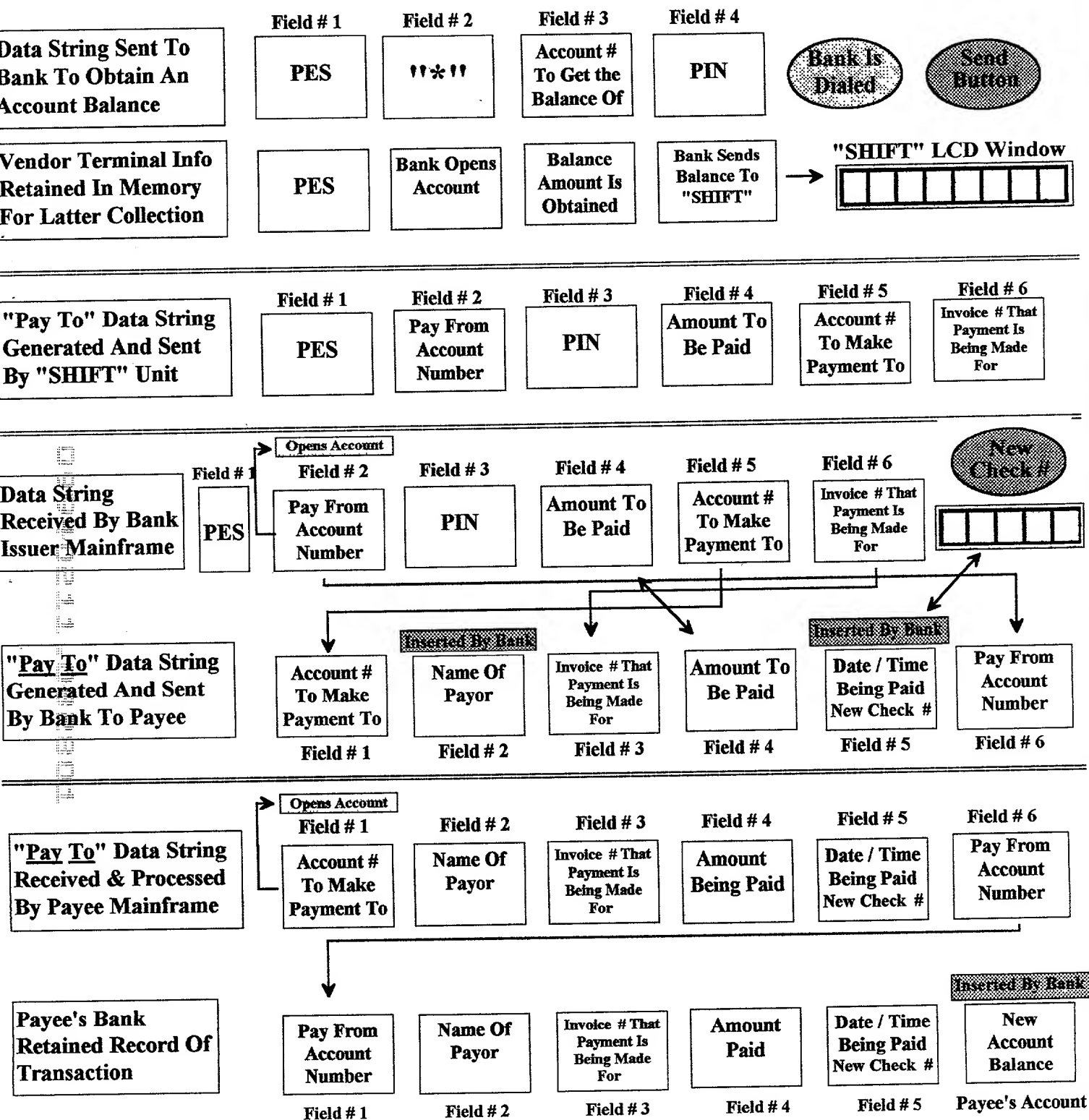
# "SHIFT"

## Flow Chart For Credit Card Purchases



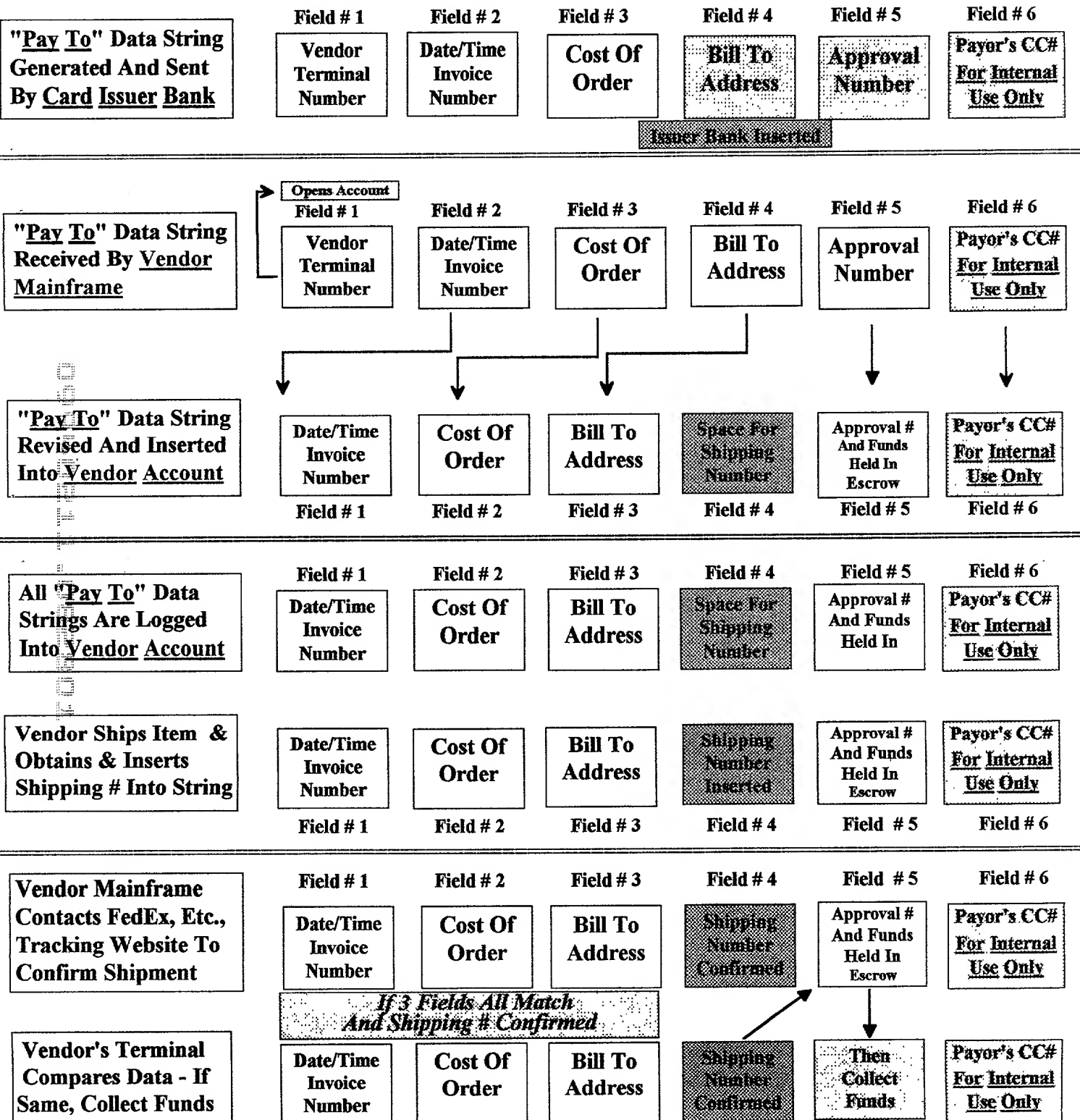
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## Flow Chart For Electronic Banking

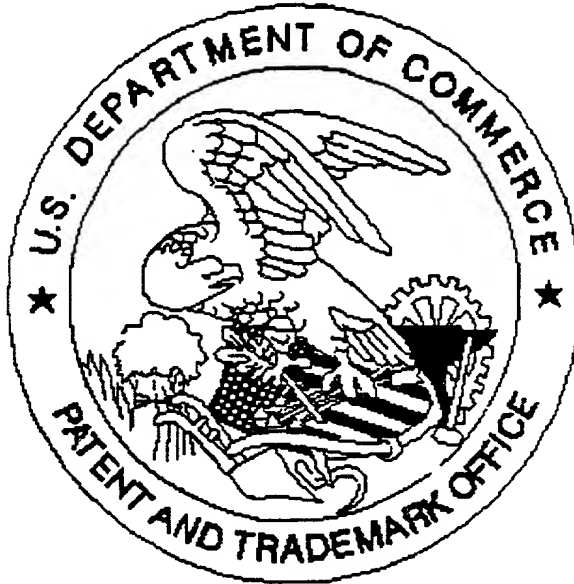


# "SHIFT"

## Flow Chart For Vendor Terminal Issuer Mainframe And Shipping Security Feature Procedure



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\* There are only 9 pages of Specification  
not 11 pages.

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